

Hartford fights insurance fraud



By: Harry Packman Hartford Insurance Examiner

Effective October 1, 2009, H.R. 6642 was signed into law in Hartford by Jodi Rell, Governor of Connecticut.

Known as an anti-solicitation law, this statute makes it a crime for a person to hire a runner (or for one to act as a runner) to solicit business from a consumer to file an insurance claim.

While providers may still use advertisements or other related non-specific contacts to legally solicit business, the new law prohibits the use of runners from soliciting business for attorneys or health providers.

This law is aimed particularly at those who solicit consumers who have been involved in an automobile accident with the goal of filing fraudulent claims as a result of the accident. Often, the consumer becomes a victim for a second time, i.e. once as a result of the accident and secondly, by being enticed into an illicit money-making scam.

Needless to say, both the perpetrator and the victim who aids and abets the scammer to defraud the insurance company could face serious consequences should they be found guilty.

Note: Texas has enacted a similar law in their State and has extended the law to include telemarketers who "solicit car accident victims for treatment and legal advice", according to the Texas committee on Insurance Fraud.

Much credit in bringing this law to fruition goes to the Coalition Against Insurance Fraud and the coalition's Director of Government Affairs, Howard Goldblatt, who also serves on the Connecticut Insurance Department's consumer council.

Source: Coalition Against Insurance Fraud

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